

## IN THE SPECIFICATION

Please AMEND the paragraph beginning at Line 15 on Page 50 of the specification as follows:

C<sup>1</sup> The classic object oriented view is that the definition of an object should encompass its state and its behavior. This ~~design.~~ On design, on the other hand, specifically and explicitly separates what can be considered behavior from the description. The question raised is - Why is this deemed necessary?

Please AMEND the paragraph beginning at Line 21 on Page 51 of the specification as follows:

C<sup>2</sup> The separation of processing from the instrument class and a well defined processing mechanism mitigates this problem. If the model is adhered to, one can expect a new processing class to operate on all existing financial instruments as well as any new instruments. This means that if the interface needs to be extended one simply writes a new processor. This reduces the extension of the interface to a single development step as opposed to a series of steps that will get more difficult as the system grows.